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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/839,495 | 04/23/2001 | Kiyoshi Matsutani | Q63352 | 2595 |
| 65565 | 7590 | 07/16/2007 | EXAMINER | |
| SUGHRUE-265550 | | | GREIMEL, JOCELYN | |
| 2100 PENNSYLVANIA AVE. NW | | | ART UNIT | PAPER NUMBER |
| WASHINGTON, DC 20037-3213 | | | 3693 | |
| MAIL DATE | | DELIVERY MODE | | |
| 07/16/2007 | | PAPER | | |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| Office Action Summary | Application No. | Applicant(s) | |
|------------------------------|------------------------|---------------------|--|
| | 09/839,495 | MATSUTANI, KIYOSHI | |
| Examiner | Art Unit | | |
| Jocelyn Greimel | 3693 | | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 12 February 2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-15 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-15 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
5) Notice of Informal Patent Application
6) Other: _____

DETAILED ACTION

1. This communication is in response to Applicant's Amendments and Remarks filed 12 February 2007. The Examiner's communication of 20 April 2007 should have been a non-final rejection. As such, the finality of that Office Action is withdrawn and the contents are reprinted below as a non-final Office Action.

Status of Claims

2. Claims 1-15 are currently pending. Claim 1 is currently amended. Claim 1 is an independent claim.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. **Claims 1-4 are rejected under 35 U.S.C. 102(b) as anticipated by Microsoft Money for Windows, version 3.5 (hereinafter Microsoft).** In reference to claim 1, Microsoft discloses:

a. communication means for transmitting and receiving information among said communication means, a server of a credit card firm, and a server owned by a settling financial institution which settles a charge requested from said credit card firm; processing means for executing a comparison process as to both credit card charge historical information issued from said credit card firm and balance account information saved in said settling financial institution, said credit card charge historical information being contained in the transmission and reception information of said communication means; and output means for outputting comparison result information based upon the comparison process result by the processing means (pages 181-184, 291-296, 357-358, and 366-367).

5. In reference to claims 2-4, Microsoft discloses a method, system and apparatus with processing means which comprises:

b. periodic charge information extracting means for extracting periodic charge information from the credit card charge historical information; prediction means for predicting an estimated charge amount based on said extracted periodic charge information; and executing the comparison process as to said

credit charge historical information containing said estimated charge amount and said balance account information (at least pages 357-358);

c. taste information extracting means to extract taste information of a user based upon shop use historical information, facilities use historical information, or shopping historical information, which are contained in the credit card charge historical information; and providing means for providing said taste information with a top priority while the shop or the facilities are retrieved and a storage means for storing information (pages 181-184, 291-296, 357-358, and 366-367).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

7. **Claims 5-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Microsoft as applied to claims 1-4 above and further in view of Hassett (US Patent No. 7,012,547 B2).** Microsoft discloses a method, system and apparatus for processing and extracting charge information. However, Microsoft fails to teach the system:

d. wherein the terminal apparatus further comprises: storage means, non-volatile storage medium which can be detachable mounted; input means for identification verification; utilizes wireless communication; and wherein the communication means issues warning notices for abnormal operation; has a positional move sensing means.

Hassett discloses a method, system and apparatus wherein the terminal apparatus further comprises: storage means, non-volatile storage medium which can be detachable mounted; input means for identification verification; utilizes wireless communication; and wherein the communication means issues warning notices for abnormal operation; has a positional move sensing means (col. 3, line 8+; col. 4, line 10+; col. 7, line 3+; col. 8 - col. 10; col. 13, line 15+; col. 23 -24; col. 28-30). It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention that the charge and extraction system of Microsoft could be applied to the toll tracking system of Hassett because it is quite advantageous for the portable device of Hassett to have an advanced charge tracking system to aid the user in keeping the account up to date.

Response to Arguments

8. Applicant's arguments with respect to claims 1-15 have been fully considered but are moot in view of the new ground(s) of rejection.

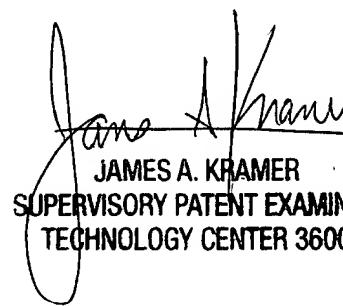
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached Monday - Friday 8:30 AM - 4:30 PM EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached at (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3693

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel
Examiner, Art Unit 3693
June 30, 2007

 7/3/07
JAMES A. KRAMER
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600